



A Publication of the  
Missouri Public  
Service Commission

# Consumer's Guide to Manufactured Housing



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## **Missouri Public Service Commission Manufactured Housing & Modular Units Program**

The Missouri Public Service Commission (PSC) regulates new manufactured homes and modular units sold in the state. Through the Manufactured Housing and Modular Units Program, the PSC acts as the state administrative agency to the U.S. Department of Housing and Urban Development (HUD). HUD is the federal agency that regulates the manufactured housing industry in the United States.

**The PSC has a toll-free hotline for consumers who have questions and/or complaints regarding manufactured homes or modular units. The toll-free number is 1-800-819-3180**

## **Definitions**

**Manufactured Home:** A manufactured home is a factory-built, transportable structure built to conform to Department of Housing and Urban Development construction and safety standards. Manufactured homes are to be used solely for residential purposes and by code must remain transportable.

**Modular Unit:** A modular unit is a factory-built, transportable unit built to state-adopted codes and is designed to be used by itself or to be incorporated with similar units at a point-of-use into a modular structure. A modular unit can be used for residential, commercial, educational or industrial purposes. Modular units are designed to be transported to a site and permanently installed.

# **Frequently Asked Consumer Questions**

## **What jurisdiction does the Missouri Public Service Commission have over manufactured home manufacturers and dealers?**

The PSC regulates manufacturers and retailers who sell new manufactured homes and modular units in the State of Missouri. Manufacturers and retailers must register with the PSC in order to legally do business. The PSC does not handle complaints involving used manufactured homes or used modular units unless they are used as classrooms. The PSC also does not have jurisdiction over independent contractors or contract matters. Complaints involving contract matters are addressed by the Missouri Attorney General's Office.

## **What are the retailer's set-up responsibilities?**

The retailer is responsible for providing the proper initial set-up of your manufactured home or modular unit unless it is properly waived on your bill of sale. Set-up must be performed according to the manufacturer's installation manual that came with your home. Retailers also must comply with all other state and federal regulations governing the manufactured housing and modular unit industry.

## **What are the manufacturer's responsibilities?**

The manufacturer must investigate all consumer complaints received. According to state and federal regulations, a manufacturer must correct serious defects in construction and imminent safety hazards. Manufacturers also must comply with all other state and federal regulations governing the manufactured housing and modular unit industry.

**Can I put my manufactured home or modular unit on a basement?**

Yes. But the home must be designed for installation on a basement or foundation. If you ask, the retailer or the manufacturer should supply customers with the proper foundation plans. However, if installing a manufactured home on a basement, the frame has to remain intact and cannot be altered. This ensures that a manufactured home could be removed from a basement and relocated.

**May the retailer make alterations to a new home?**

Retailers may make alterations but must carefully ensure that any change complies with state and HUD codes and regulations. Retailers must receive approval before making alterations. If an alteration does not comply with the HUD code, the home cannot be sold or offered for sale. For questions about an alteration to a home, contact the home manufacturer, the PSC Manufactured Housing and Modular Units Program, or HUD.

**Am I permitted to relocate my home to another site or even another state?**

Yes. When a home is relocated, it is crucial to check with the appropriate authorities having jurisdiction regarding transportation of manufactured homes and applicable zoning regulations. State laws differ on transporting manufactured homes. Also, the data plate zone maps located in the home indicate the zones for which the home was constructed. A manufactured home should never be placed in a more restrictive wind, thermal, or roof load zone than that for which it was built. For assistance with questions regarding transportation, contact the Missouri Department of Transportation.

### **What is involved in the installation of a manufactured home or modular unit?**

Installation is one of the most important elements of purchasing a manufactured home or modular unit. The following items must be considered: (1) locality's requirements for zoning and building permits; (2) site preparation and access to the site; (3) stable soil and proper foundation system, including the anchoring system which must be approved or listed for use in the proper class of soil; (4) any recommendation or requirement for a perimeter enclosure; and (5) utility hook-ups and dryer vent discharge, as addressed in the installation manual provided with the home. Always check with the retailer, manufacturer, state or local building officials concerning the installation of a manufactured home or modular unit.

### **How should I choose a site for my home?**

Site selection is critical to the overall performance of your home. Make certain that your home site is properly prepared and that water drains away from the foundation. Try to maintain easy access. Site preparation is the homeowner's responsibility.

### **Who should install/set-up my home?**

Normally, manufactured homes or modular units are installed by either the retailer, through the sales agreement, or someone under contract with the retailer. Make sure the installer installs your home in accordance with the manufacturer's installation instructions. Also, make sure that you understand the contents of your sales agreement or bill of sale to ensure you are receiving the installation terms you agreed to at the time of purchase.

**Must manufactured homes or modular units be anchored?**

Yes. State law requires all manufactured homes or modular units sited in Missouri be anchored within 30 days of occupancy. Anchoring instructions are supplied in the manufacturer's installation manual. It is the homeowner's responsibility to see that the home is anchored. The PSC can inspect anchoring but cannot enforce anchor deficiency correction.

**Whom do I contact if my home was damaged during installation?**

Retailers may contract with their customers for the installation of their homes, in which case the retailer is your first contact for installation-related problems. If you believe you have installation problems, contact the **Missouri Public Service Commission's Manufactured Housing and Modular Units Program at 1-800-819-3180**. If the retailer does not arrange and contract for the installation and you choose to install the home on your own, it will be your responsibility to ensure installation is correct.

**Will instructions be provided with my new manufactured home or modular unit?**

Yes. Each new manufactured home or modular unit should come with manuals that provide information about the operation, maintenance and repair of your home or unit. The instructions should include the manufacturer's recommended procedures for installation, anchoring and connection to on-site utilities.

**Are manufactured homes or modular units maintenance-free?**

No home is maintenance-free. Building materials used in manufactured homes and modular units, just as in site-built homes, require proper maintenance to extend their life.

**Do I have to enclose the area underneath my home?**

Many manufacturers require some type of perimeter enclosure. State and local authorities may be able to advise homeowners regarding these requirements. Enclosure material should be resistant to decay and is usually installed by the installer. The perimeter enclosure, when properly installed with adequate ventilation, improves the energy performance of your home and protects your home from the weather. If you choose not to enclose the perimeter of the home, check the manufacturer's warranty to determine if this will affect the coverage.

**May I construct an addition to my home or make structural changes to the interior?**

Any significant change, such as an addition or structural alterations, could take the home out of compliance with state or HUD codes. Consult with the Manufactured Housing and Modular Units Program and/or local building officials prior to making any such change to a home. Keep in mind that the manufacturer is not responsible for problems caused by changes or alterations, and that changes to a manufactured home may affect the warranty.

**What should I do if my retailer and/or manufacturer are no longer in business?**

Contact the state agency that regulates the manufactured home industry in the state in which the home was purchased. The state agency may administer a bonding or recovery fund program for such instances. Note: The State of Missouri does not have a bonding or recovery fund program.

**What is HUD's role in the manufactured housing industry?**

Under federal law, HUD is responsible for oversight of the federal Manufactured Housing Program in the United States. Under HUD regulations, the homes are required to be inspected at one stage of the production by an inspection agency approved by HUD. In addition, the manufacturer has an approved quality control program in place throughout the production process. Manufacturers apply a HUD label to each home section indicating that it complies with HUD codes. Furthermore, Subpart I of the Manufactured Home Procedural and Enforcement Regulations dictates certain procedures the manufacturer/retailer must follow should they become aware of a problem with a home after it has been shipped from a manufacturing facility.

**Does federal law provide me with any other rights, as the owner of a manufactured home?**

Yes. Federal law requires a manufacturer to notify the original purchaser and subsequent purchasers whose names and addresses are known of the performance and safety-related defects that are discovered by the manufacturer. The manufacturer also may be required to correct these defects, if they create an unreasonable risk of injury or death or are related to design or assembly errors. A retailer who sells a manufactured home must register with the manufacturer the information necessary to provide notification of any defects. A homeowner's registration card should be provided at the time of sale to document the homeowner's name and address. The card must be kept on record by the manufacturer and retailer.

**How do I find a reputable manufacturer and retailer?**

You can contact the Missouri Manufactured Housing Association, the Better Business Bureau or the state Attorney General's Office for information they may have concerning a manufacturer or retailer. You should also confer by "word-of-mouth" with other homeowners to discuss their satisfaction with their particular manufactured home. The Manufactured Housing and Modular Units Program can tell you if a particular manufacturer or retailer is registered with the PSC.

**If I have a problem with my home,  
whom do I contact?**

First, contact your retailer. Then follow-up with a written list of problems to the retailer, manufacturer, and installer. Keep a copy of all correspondence for your personal records. Follow up any correspondence with a call to the retailer and/or manufacturer to discuss your problems and schedule a service appointment. If your home is not repaired within a reasonable time period, or if the responsible party refuses to make repairs, contact the PSC Manufactured Housing and Modular Units Program (1-800-819-3180). If you are having problems with contract or title matters, contact the Missouri Attorney General's Office or Better Business Bureau.

**CONTACTS:**

**Missouri Public Service Commission  
Manufactured Housing and  
Modular Units Program  
200 Madison Street  
P. O. Box 360 Jefferson City, MO 65102  
1-800-819-3180**

**Missouri Manufactured Housing Association  
P. O. Box 1365 Jefferson City, MO 65102  
1-800-392-0654**

**U. S. Department of Housing  
and Urban Development  
Washington, D.C. 20410-8000  
1-800-927-2891**

**Missouri Attorney General  
P. O. Box 899 Jefferson City, MO 65102  
1-800-392-8222**

**Better Business Bureau  
1-800-955-5100**

**Missouri Public Service Commission  
Manufactured Housing &  
Modular Units Program  
200 Madison Street  
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